

**November 16, 2022**

**SENT VIA U.S. MAIL AND EMAIL**

Berlin City Council  
168 Main Street  
Berlin NH, 03570

**Re: Hardship request to waive penalty fee and interest for repurchase of 185  
Park Street; Map/Lot: 000120-000208.000000**

Dear Members of the Berlin City Council:

My name is Anne Swanson and I am the former owner of 185 Park Street, Berlin, NH 03570; Map/Lot: 000120-000208.000000 ("the premises"). I am writing to request your assistance in repurchasing the home I acquired in 1984, when I was 24 years-old.

I resided at the premises until 1992, and spent every summer there with my children until 1998. For the last 24 years I have rented the premises to local tenants in Berlin. I poured my heart and sole into this property and am humbly requesting your assistance to regain ownership.

As I am sure you are aware, being a Landlord in Berlin is no simple feat. I have dealt with dishonest property managers, tenants who frequently fail to pay rent and who constantly damage, destroy and abandon my property, and a legal system that does not adequately compensate landlords for the damage caused by their tenants.

Due to my deteriorating health, the Covid-19 pandemic, and recent climate disasters at my current residence in Florida, I have been unable to remedy the damages that were caused by my tenants in recent years, and, eventually, fell behind on my tax payments for the premises.

Specifically, I am unable to rent one of the three units at the premises due to the damage caused by former tenants. Moreover, hurricane Irma severely damaged my home in Florida in 2017. In December of that year I also suffered a career ending injury that resulted in surgery and my eventual early retirement due to disability. As a result, I suffered a severe decline in income, lost my health insurance and had to pay my own medical bills, including months of physical therapy.

Then, of course, in 2020, the Covid-19 pandemic hit and my tenants were suddenly unable to pay rent. One of my tenants lost their rental assistance from the Housing Authority and allowed unknown occupants to move into the premises. These squatters severely damaged my property, including criminal break ins to the apartments of my other tenant. This forced me into an expensive eviction proceeding that took almost 3 months to be resolved by the Sheriff's Office.

Regarding my request and the occasion for writing this letter, I understand my responsibility to pay property taxes and I will do whatever I can to pay what I owe in order to retain my property in the community that I was born in and have been a member of my whole life. I am unsure how things have escalated to this point but it is my sincere hope that we can work together to resolve this situation in a way that works for both the City of Berlin and myself.

I attempted to pay property taxes when the Covid-19 Interest Waiver was offered, as outlined in a letter I received, dated July 29, 2020. I spoke by phone with James Wheeler, who was the City Manager at the time, about making a tax payment. However, I did not have enough funds at the time to make the full payment and was informed that my attempt at a partial payment was not accepted.

I was shocked when my tenant sent me a copy of her eviction notice on Saturday, November 5, 2022. My other tenant notified me on Sunday, November 6<sup>th</sup>, that the house had already been seized on October 24, 2022. I did not receive any communication from the city that my property would be seized. Had I been aware of these consequences, I would have acted immediately.

The next day, on Monday, November 7, 2022 I reached out to Tax Collector Holly Larsen. Following our conversation she emailed me a letter, dated November 7, 2022, which informed me of my right to repurchase the premises, and included a 10% penalty fee. I was not aware of any of these circumstances until it was too late to act. This is unfair and unjust, particularly because I was not properly notified, and I don't personally reside at the premises.

It is therefore my request that the City of Berlin afford me the opportunity to right this situation by paying the back taxes owed and repurchasing my home. As described herein, I am unable to afford the full payment of \$27,487.77 that is owed per the letter dated November 7, 2022. What I am able to afford and willing to pay immediately are the principal amount of taxes owed of \$14,306.63, plus costs of \$80.00.

**Please let me know if we can work together on this matter and whether you can approve my hardship request to repurchase the premises for a one-time payment of \$14,386.63.**

It is my hope that if a decision can be reached this evening that a stay on the eviction proceedings against my tenants can be arranged, so as not to cause them undue harm and allow them to continue their tenancies at the premises.

I can be reached at the below address or via email at [patssswan@aol.com](mailto:patssswan@aol.com). I look forward to your reply.

Sincerely,



Anne Swanson; formerly Anne Falardeau  
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